

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Continuation Sheet

Section number \_\_\_\_\_ Page \_\_\_\_\_

SUPPLEMENTARY LISTING RECORD

NRIS Reference Number: 93000065

Date Listed: 3/9/93

Bank of American Fork  
Property Name

Utah  
County

UT  
State

N/A  
Multiple Name

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This property is listed in the National Register of Historic Places in accordance with the attached nomination documentation subject to the following exceptions, exclusions, or amendments, notwithstanding the National Park Service certification included in the nomination documentation.

*Patricia Andrews*

Signature of the Keeper

*3/9/93*

Date of Action

=====  
Amended Items in Nomination:

Ownership: The ownership category is revised to read Private.

This information was confirmed with Charles Shepherd of the Utah SHPO.

DISTRIBUTION:

National Register property file  
Nominating Authority (without nomination attachment)

United States Department of the Interior  
National Park Service

National Register of Historic Places  
Registration Form

JAN 26 1993

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name BANK OF AMERICAN FORK

other names/site \_\_\_\_\_

2. Location

street & number 5 East Main Street

N/A not for publication

city, town American Fork

N/A vicinity

state Utah

code \_\_\_\_\_

county Utah

code 049

zip code 84003

3. Classification

Ownership of Property

Category of Property

No. of Resources within Property

☐ private

☒ building(s)

contributing

noncontributing

☒ public-local

☐ district

1

☐ buildings

☐ public-State

☐ site

☐

☐ sites

☐ public-Federal

☐ structure

☐

☐ structures

☐ object

☐

☐ objects

Name of related multiple property listing:

1

0 Total

N/A

No. of contributing resources previously  
listed in the National Register 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this X nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property X meets does not meet the National Register criteria. See continuation sheet.

Wils M. A.  
Signature of certifying official

1/20/93  
Date

Utah Division of State History, Office of Historic Preservation  
State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

\_\_\_\_\_  
Signature of commenting or other official

\_\_\_\_\_  
Date

\_\_\_\_\_  
State or Federal agency and bureau

5. National Park Service Certification

I hereby, certify that this property is:

☒ entered in the National Register.

☐ See continuation sheet

☐ determined eligible for the National

Register. ☐ See continuation sheet

☐ determined not eligible for the

National Register

☐ removed from the National Register.

☐ other, (explain:) \_\_\_\_\_

Patricia Andrews

3/9/93

\_\_\_\_\_  
Signature of the Keeper

\_\_\_\_\_  
Date of Action

## 6. Functions or Use

### Historic Functions

(enter categories from instructions)

COMMERCE / financial institution

### Current Functions

(enter categories from instructions)

COMMERCE / specialty store

COMMERCE / business

## 7. Description

### Architectural Classification

(enter categories from instructions)

Classical Revival

### Materials

(enter categories from instructions)

foundation CONCRETE

walls BRICK

roof OTHER (unknown roofing membrane)

other Limestone (trim)

METAL (pressed metal trim)

Describe present and historic physical appearance.

Completed in 1911, this two-story, two part bank is located on the northeast corner of the main intersection in the heart of American Fork's commercial district. The two primary facades of the face Center and Main streets with the narrower and more elaborate of the two facing Main Street. The bank's rectangular plan measures 41 by 94.5 feet, nearly the same as the dimensions of the lot upon which it sits. The bank is Neo-classical in feeling but eclectic in its expression.

Constructed on a concrete foundation, the walls of the main structure are made of iron oxide brick which is dark purple-brown in color. The extensive ornamental trim, including Ionic and Composite capitals, columns, entablature, sills, brackets, and keystones, are made of what appears to be limestone. The trim higher on the building, such as the two cornices and the ornamented ventilation grills, appear to made of pressed metal. All of the trim is painted white, making exact material identification difficult.

Both front facades are asymmetrical. The Main Street entry is situated along the west side of the south facade and consists of a shallow portico with round, tapered columns and Composite capitals. These support an entablature capped with a crown molding. Flanking the portico are a pair of tall, narrow accent windows, while a large storefront window occupies the eastern half of this lower facade. The upper facade features two sets of tripartite windows, the smaller of which have small panes of glass. Above the windows are two molded cornices, the upper of which has crown molding and dentils. Separating the east and west halves of the facade and creating a sense of verticality are brick wall pilasters topped with modified Ionic capitals.

The west facade is twice as long as the south but similar in architecture. It consists of six bays separated by pilasters. The two northern bays on the street level contain entries, the recessed one on the north leading to a small store while the other one leads to a lobby with a stairway going to the second floor. These flat-arched openings contrast with the four round-arched openings to the south. These feature colonial transoms over fixed storefront windows. Except for the larger north bay which features three tall, narrow windows, the other five second level bays have paired windows, all double-hung sash with six- or nine-over-one lites. The cornices, vents, and bracketed sills repeat those found in the Main Street elevation. The north and east walls face an alley and another building, respectively, and are of plain brick with no trim. Along the rear second floor are tall, double-hung windows.

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Bank of American Fork, American Fork, Utah County, UT

Cantilevered out from the main, southwest corner of the bank at a 45 degree angle is a large clock. All but one (the north) of its faces have been covered but the Minneapolis-made timepiece is otherwise original in appearance. Other exterior alterations are minor, consisting of some poorly placed signs, the replacement of window muntins and the newer, anodized metal storefront door and window assemblies in the two main entryways. The overall architectural sense of the exterior is otherwise very intact.

The interior of the street level floor consists of a large, open retail shop on the south, the lobby and stairway behind it to the north, and on the far north, a narrow, long shop. The ceilings in these spaces have been lowered slightly due to the addition of acoustical tile. The walls are still plastered but some of the square columns have been covered with mirrors. Original lighting has been replaced with fluorescent units and floors have been carpeted. The lobby ceiling is about 15 feet high. A new, substantial stairway trimmed in oak has replaced the former stairs. The second floor consists of a central corridor with small professional offices on either side. These have been remodeled with new wall finishes, flooring, doors, and lowered ceilings. Due to the many changes, the bank's interior is much less architecturally significant than its impressive exterior. Beneath the main floor is a full-sized basement, partly finished, albeit modestly.

       See continuation sheet

## 8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:  
                     \_\_\_ nationally                      \_\_\_ statewide                        X   locally

Applicable National Register Criteria  X  A   B  X  C   D

Criteria Considerations (Exceptions)      A      B      C      D      E      F      G

## Areas of Significance

(enter categories from instructions)	Period of Significance	Significant Dates
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ARCHITECTURE	1911-35	1911
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COMMERCE

COMMERCE

\_\_\_\_\_

\_\_\_\_\_

Cultural Affiliation

N/A	Unknown
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\_\_\_\_\_  
UNKNOWN

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State significance of moments and test statistics.  $\chi^2$  tests of independence and homogeneity.  $\chi^2$  tests of goodness of fit.

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

The Bank of American Fork is important for being the most intact and architecturally significant example of historic commercial architecture along the Main Street commercial district. It is the only remaining intact bank building of several which once existed and represents the economic vitality of the early twentieth century as well as a reminder of the Great Depression. Its eclectic Neo-classical styling and size also leave it as the most visually impressive of only four surviving, relatively intact historic commercial structures on Main Street. The other three are small, one-story, vernacular structures located one block to the west. Of the dozens of buildings in the commercial district, only the bank stands as a monument to the splendid structures which once graced the street but have since been destroyed or greatly altered or covered.

Mormon pioneers first settled American Fork in 1850 at the direction of LDS church president and colonizer Brigham Young, as one in a series of towns that soon stretched across the Utah Valley floor. Within a few years the earliest settlers had built ambitious adobe houses, vernacular and Greek Revival structures utilizing local materials and reflecting the scarcity of wood for building construction. Among the early public buildings were a tall, one-story city hall and a jail erected in the 1860s on the corner of Harrington (now Main) Street and Water (now Center) Street, the site upon which the Bank of American Fork was built in 1909-11.

The arrival of the Utah Southern Railroad to American Fork in 1873 consolidated the trend of strengthening the city's trade and transportation routes throughout the "Mormon Corridor" and proved to be a boon to American Fork's fledgling mining industry started in July 1870. A new railroad line up American Fork Canyon facilitated mining and helped diversify the town's economy. Moreover, miners, merchants, and professionals changed the social fabric of what had earlier been primarily a community of Mormon farmers.

Local political leaders faced the challenges of growth and focused their attention on the distribution of resources--water for irrigation and land for town lots and grazing--and other public improvements. Soon streets spread out from the town center in every direction. In 1898 a franchise was granted to build and operate a street railway system as well as a citywide electrification project. Parks and bridges made American Fork a place boosters could promote with enthusiasm.

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Bank of American Fork, American Fork, Utah County, UT

Before the end of the nineteenth century, American Fork had evolved from a closed, Mormon community, planned and controlled by the ecclesiastical center in Salt Lake City, to a small but thriving rural city with an increasingly diversified social and economic life, fully able to survive independently of the church. The change was reflected physically in a boom in public, church and educational building, high-style residential buildings, and a stylish and flourishing commercial district. Particularly in the Victorian Era and early 20th century, many outstanding commercial structures, including banks, arose in imported materials and flamboyant architectural expressions previously unseen in the city.

Gay Lombard established American Fork's first full-service, professional bank in July of 1891--the Bank of American Fork--first housed in the Grant (Beck) Hotel Building (demolished). His future partner, local businessman James Chipman, first moved to American Fork in the late 1860s. As a Mormon bishop and polygamist, Chipman played a prominent role in the religious and economic development of the areas. In 1872 Chipman created the Chipman Mercantile Company with partners Arza Adams and George Waterman. They built an imposing brick store on the north side of the center of Main Street (demolished in 1992). Chipman became a banker in 1893 when he bought half interest in Lombard's bank, changing the name for a short time to Lombard and Chipman. This same year Chipman became the mayor of American Fork. In 1895 he bought out his partner's interest and changed the name back to the Bank of American Fork. About the same time the first banking structure built for this institution was erected along Merchant Street. A small but elegant building of rusticated red sandstone in the Romanesque Revival style, this bank was destroyed in 1992. In order to build a larger bank and situate in the literal center of town, banker/merchant Chipman bought the site of the old City Hall in June 1903, transferring the deed to "The Bank of American Fork." The bank was incorporated in 1907 with James Chipman as president and Washburn S. Chipman as cashier. Commencing in 1909, the subject built was constructed, reaching completion in 1911. During this same period, the Bank of American Fork established branches throughout the county such as the Bank of Pleasant Grove, organized in 1905. In so doing, Chipman successfully competed with other, newer banks like the Peoples State Bank. Neither the newer banks nor their buildings have survived to the present.

A casualty of the Great Depression in the mid-1930s, the Bank of American Fork was taken over by the Consolidated Holding Company and dissolved. Although it was reestablished years later and continues to operate in a newer building, the old bank building was sold in 1941 to V.F. and Myrtle C. Houston and was used as a retail store and office building. The building was purchased by the present owners in 1967 and continues in its converted retail and office use.

With the destruction in 1992 of the other historic banking and mercantile buildings associated with James Chipman and the late-nineteenth history of banking in American Fork, and with the demolition or alteration of the city's other commercial structures, the Bank of American Fork is left as the one significant survivor of its type and times.

## 9. Major Bibliographical References

American Fork Citizen. 31 July, 1975.

Chipman, Dean W. "Stephan Chipman, Pioneer, 1805-1868." 1980, p. 410.

Esshorn, P. Pioneers and Prominent Men of Utah. 1913, p. 87.

Historical Scrapbooks of Early American Fork History. American Fork Public Library.

Shelley, George F. "Early History of American Fork." 1942

Utah County Recorder's records. County Courthouse, Provo, Utah.

Varley, C. Ray. "Intensive Level Survey--Bank of American Fork." Utah State Historic Preservation Office, 1988.

\_\_\_ See continuation sheet

### Previous documentation on file (NPS):

- \_\_\_ preliminary determination of individual listing  
(36 CFR 67) has been requested
- \_\_\_ previously listed in the National Register
- \_\_\_ previously determined eligible by the National Register
- \_\_\_ designated a National Historic Landmark
- \_\_\_ recorded by Historic American Buildings  
Survey # \_\_\_\_\_
- \_\_\_ recorded by Historic American Engineering  
Record # \_\_\_\_\_

### Primary location of additional data:

- ☒ State Historic Preservation Office
  - \_\_\_ Other State agency
  - \_\_\_ Federal agency
  - \_\_\_ Local Government
  - \_\_\_ University
  - \_\_\_ Other
- Specify repository: \_\_\_\_\_

## 10. Geographical Data

Acreage of property 0.09 acres

### UTM References

A 1/2 4/3/2/2/9/0 4/4/6/9/6/8/0  
Zone Easting Northing

B / / / / / / / / / /  
Zone Easting Northing

C / / / / / / / / / /

D / / / / / / / / / /

\_\_\_ See continuation sheet

### Verbal Boundary Description

Com at SW Cor of Blk 18, Plat A, A F City survey; N 94.5 Ft.; E 41.6 Ft.; S 34.3 Ft.; W 0.85 Ft.; S 60.2 Ft.; W 40.75 Ft. to Beg.

\_\_\_ See continuation sheet

### Boundary Justification

The nominated boundaries are the same as the historic boundaries of the site when the bank was built. The building occupies the entire site.

\_\_\_ See continuation sheet

## 11. Form Prepared By

name/title Allen Roberts, AIA / Preservation Consultant; Dr. Martha S. Bradley/Historian

organization Cooper/Roberts Architects, AIA

date October 1992

street & number 202 West 300 North

telephone 801-355-5915

city or town Salt Lake City

state Utah zip code 84103

United States Department of the Interior  
National Park Service

## National Register of Historic Places Continuation Sheet

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Bank of American Fork, American Fork, Utah County, UT

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### Photo No. 1

1. Bank of American Fork
2. American Fork, Utah County, Utah
3. Photographer: Allen Roberts
4. Date: August 1992
5. Negative on file at Utah SHPO
6. West and south elevations. Camera facing northeast.
7. Photo No. 1

### Photo No. 2

1. Bank of American Fork
2. American Fork, Utah County, Utah
3. Photographer: Allen Roberts
4. Date: August 1992
5. Negative on file at Utah SHPO
6. West elevation. Camera facing east.
7. Photo No. 2